

State of Washington  
Office of Insurance Commissioner

2002 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$1,278	19.32%	\$1,295	\$240	18.50%
2	State Farm Mut Auto Ins Co	25178	IL	\$483	7.31%	\$478	\$161	33.79%
3	American States Ins Co	19704	IN	\$366	5.53%	\$356	\$171	47.93%
4	Farmers Ins Exch	21652	CA	\$315	4.77%	\$299	\$67	22.34%
5	Grange Ins Assn	22101	WA	\$289	4.37%	\$295	\$279	94.42%
6	Truck Ins Exch	21709	CA	\$288	4.35%	\$277	\$48	17.42%
7	Zurich American Ins Co	16535	NY	\$262	3.96%	\$192	\$71	36.93%
8	Unigard Ins Co	25747	WA	\$205	3.10%	\$221	\$45	20.21%
9	Housing Authority Rrg Inc	26797	VT	\$180	2.72%	\$54	\$0	0.00%
10	Progressive Northwestern Ins Co	42919	WA	\$144	2.17%	\$120	\$72	59.68%
11	Progressive Cas Ins Co	24260	OH	\$141	2.13%	\$111	\$67	60.53%
12	Progressive American Ins Co	24252	FL	\$127	1.92%	\$102	\$38	37.03%
13	American Economy Ins Co	19690	IN	\$126	1.91%	\$126	(\$12)	(9.73)%
14	Progressive Northern Ins Co	38628	WI	\$117	1.77%	\$117	\$40	34.69%
15	Allstate Ind Co	19240	IL	\$115	1.74%	\$120	\$94	78.89%
16	Northland Ins Co	24015	MN	\$99	1.50%	\$96	\$136	140.77%
17	Allstate Ins Co	19232	IL	\$98	1.48%	\$95	\$106	110.95%
18	Travelers Ind Co Of IL	25674	IL	\$95	1.43%	\$100	\$64	63.53%
19	North Pacific Ins Co	23892	OR	\$92	1.39%	\$91	\$13	14.89%
20	Financial Ind Co	19852	CA	\$85	1.28%	\$62	\$24	39.34%
21	Great West Cas Co	11371	NE	\$80	1.21%	\$69	\$141	202.62%
22	American & Foreign Ins Co	24589	DE	\$77	1.16%	\$63	\$27	42.34%
23	American Cas Co Of Reading PA	20427	PA	\$71	1.07%	\$51	\$56	108.09%
24	Mid-Century Ins Co	21687	CA	\$60	0.91%	\$80	\$29	36.04%
25	American Ins Co	21857	NE	\$51	0.77%	\$46	\$18	40.01%
26	Pacific Employers Ins Co	22748	PA	\$42	0.64%	\$39	\$21	52.44%
27	OneBeacon Ins Co	21970	PA	\$40	0.60%	\$32	\$39	122.83%
28	Assurance Co Of Amer	19305	NY	\$38	0.58%	\$46	\$55	121.18%
29	American States Preferred Ins Co	37214	IN	\$36	0.55%	\$21	\$1	7.09%
30	Firemans Fund Ins Co	21873	CA	\$36	0.55%	\$28	\$71	249.85%
31	Maryland Cas Co	19356	MD	\$36	0.54%	\$43	\$30	69.72%
32	Cornhusker Cas Co	20044	NE	\$36	0.54%	\$35	\$1	2.75%
33	Federated Mut Ins Co	13935	MN	\$34	0.51%	\$32	\$20	63.01%
34	Progressive Preferred Ins Co	37834	OH	\$33	0.49%	\$23	\$8	34.69%
35	Lumbermens Mut Cas Co	22977	IL	\$30	0.45%	\$30	(\$2)	(6.78)%
36	Interstate Ind Co	22837	IL	\$30	0.45%	\$29	\$25	86.32%
37	Western Natl Assur Co	24465	WA	\$30	0.45%	\$28	(\$8)	(28.18)%
38	Continental Cas Co	20443	IL	\$30	0.45%	\$33	(\$24)	(75.11)%
39	Royal Ins Co Of Amer	26980	IL	\$27	0.40%	\$16	\$16	96.92%
40	Canal Ins Co	10464	SC	\$26	0.39%	\$17	\$55	317.39%
All 196 Other Companies				\$867	13.10%	\$241	\$513	212.85%
Totals (Loss Ratio is average)				\$6,613	100.00%	\$5,609	\$2,814	50.16%

(1)Excluding all Loss Adjustment Expenses (LAE)